



MINISTRY  
OF REGIONAL  
DEVELOPMENT CZ



# HOUSING IN THE CZECH REPUBLIC IN FIGURES (August 2018)

Development in all areas

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# **HOUSING IN THE CZECH REPUBLIC IN FIGURES (August 2018)**

**Ministry of Regional Development of the CR**  
Housing Policy Department

Prague, August 2018

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# Content

<b>Chapter I Housing</b> .....	<b>5</b>
I.1 Population, houses, dwellings .....	5
I.2 Housing construction .....	12
I.3 Expenditures, prices, affordability of housing .....	15
<b>Chapter II Housing support</b> .....	<b>23</b>
II.1 Housing policy .....	23
II.2 Support by the Ministry of Regional Development (in 2018).....	25
II.3 Support by the State Housing Development Fund (in 2018) .....	26
<b>Links</b> .....	<b>33</b>
<b>List of abbreviations</b> .....	<b>33</b>



## Chapter I Housing

### 1 Population, houses, dwellings

Dwelling stock	According to the “final results” of the 2011 Population and Housing Census (2011 census) the dwelling stock of the CR totalled 4,756,572 dwellings, with 4,104,635 occupied dwellings, of which 43.7% were in family houses and 55% in multi-dwelling buildings. This amounted to 454 dwellings of all types (occupied and unoccupied) per 1,000 persons ordinarily resident in the CR (whether or not in dwellings), corresponding to 391 occupied dwellings per 1,000 persons ordinarily resident in the CR (whether or not in dwellings). For comparison – in selected European countries the given civic amenity indicators show the following values: Belgium 483, corresp. 415; Bulgaria 527, corresp. 361; Germany 496, corresp. 452; Spain 540, corresp. 387; Poland 341, corresp. 332; Austria 530, corresp. 435; Slovakia 360, corresp. 322.
Ground for use of the dwelling	55.9% of the occupied dwellings (2,294,250) were occupied by their owners or owners of the houses, while 22.4% (920,405) were occupied by tenants. Co-operative dwellings, whose characteristics are similar to owned dwellings, occupied by households of members of co-operatives comprised at the census date 9.4% of the total number of occupied dwellings in the Czech Republic. Another 3.4% of the occupied dwellings were occupied, for example, by persons close to the owners (i.e. other rent-free use of dwellings).
Unoccupied dwellings	As of the last census (March 2011), there were 651,937 unoccupied dwellings in total. From the number of unoccupied dwellings, the dwellings located in family houses (461,007) outnumber the dwellings located in multi-dwelling buildings (176,641). 384,911 unoccupied dwellings are located in unoccupied houses. One third of the unoccupied dwellings is located in small municipalities (with the population smaller than one thousand), whereas in the municipalities with the population smaller than two hundred one third of all the dwellings are unoccupied.



Age  
of dwellings

The average age of occupied multi-dwelling buildings in the CR was 52.4 years and of family houses 49.3 years. The average age of occupied dwellings at the census date was 46.5 years. In comparison with other EU countries, the CR has a somewhat older dwelling stock.

Size  
of dwellings

The average living area per inhabited dwelling in the Czech Republic was 65.3 m<sup>2</sup>, out of which it was 52.6 m<sup>2</sup> in multi-dwelling buildings and 80.9 m<sup>2</sup> in family houses. The average total area per inhabited dwelling in the year of census was 86.7 m<sup>2</sup>; in case of inhabited dwellings in multi-dwellings buildings it was 68.5m<sup>2</sup>, while in case of inhabited dwellings in family houses it was 109.1 m<sup>2</sup>. In a Europe-wide comparison, the CR belongs among countries with rather less extensive dwellings (see graph page 11).

Newly built  
dwellings

The number of dwellings completed in 2017 was 28,575 (to date 20. 6. 2018).

## Population by way of housing and private households by way of housing

final results according to the place of usual residence

	Total number of people	people living in			Homeless people	Private households in total	by way of housing		
		dwellings	institutions	elsewhere			in dwellings	not in dwellings	in institutions
<b>In the CR in total as of 26th March, 2011</b>	<b>10 425 064</b>	<b>10 144 961</b>	<b>194 456</b>	<b>85 647</b>	<b>11 496</b>	<b>4 375 122</b>	<b>4 320 691</b>	<b>51 394</b>	<b>3 037</b>

Source: Czech Statistical Office, final results of the 2011 census.

## Housing of private households

final results according to the place of usual residence

	Private households in total	of that						
		private households living in dwellings			private households not living in dwellings			private households living in institutions
		1 PH in a dwelling	2 PH in a dwelling	3 and more PH in a dwelling	mobile housing	makeshift shelter	weekend houses, recreational cottages	
<b>Private households in total</b>	<b>4 375 122</b>	<b>3 914 144</b>	<b>345 970</b>	<b>60 577</b>	<b>624</b>	<b>31 967</b>	<b>18 803</b>	<b>3 037</b>

Source: Czech Statistical Office, final results of the 2011 census.



## Houses by type of house and persons in houses and by occupancy and house owner

final results according to the place of usual residence

		Houses in total	out of which		Number of persons	
			family houses	multi-dwelling buildings	total	out of which in family houses
<b>Houses in total</b>		<b>2 158 119</b>	<b>1 901 126</b>	<b>214 760</b>	<b>10 304 041</b>	<b>5 043 384</b>
<b>occupied houses</b>		<b>1 800 075</b>	<b>1 554 794</b>	<b>211 252</b>	<b>10 304 041</b>	<b>5 043 384</b>
out of which by house owner:	natural person	1 499 512	1 455 367	36 763	5 224 455	4 729 644
	municipality, state	48 948	9 580	31 531	887 773	32 749
	housing cooperative	31 509	1 037	30 404	1 023 035	3 116
	co-ownership of owners of dwellings	137 687	60 651	76 522	2 048 197	196 380

Source: Czech Statistical Office, final results of the 2011 census.

## Residential houses by occupancy, the number of dwellings in them, by house type

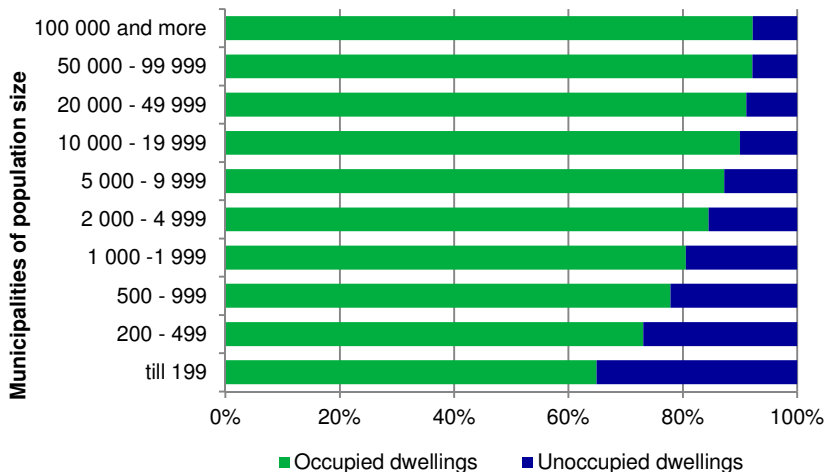
Residential houses by occupancy			Houses in total	out of which			
				family houses	multi-dwelling buildings	other buildings	
Houses with dwellings	Occupied houses with dwellings	number of houses	1 798 318	1 554 794	211 252	32 272	
		number of dwellings in houses	total	4 371 661	1 896 931	2 416 033	58 697
			occupied	4 104 635	1 795 065	2 257 978	51 592
			unoccupied	267 026	101 866	158 055	7 105
	Unoccupied houses with dwellings	number of houses	356 933	346 332	3 508	7 093	
		with following number of (unoccupied) dwellings	384 911	359 141	18 586	7 184	
	Houses with dwellings in total	number of houses	2 155 251	1 901 126	214 760	39 365	
		number of dwellings in houses	total	4 756 572	2 256 072	2 434 619	65 881
			occupied	4 104 635	1 795 065	2 257 978	51 592
			unoccupied	651 937	461 007	176 641	14 289
Houses without dwellings*	occupied	4 023	x	x	4 023		
	unoccupied	1 111	x	x	1 111		

Source: Czech Statistical Office, final results of the 2011 census.

\* Houses without dwellings = e.g. some hostels, student dormitories, boarding schools, homes for children, old people's homes, social welfare institutions, monasteries, asylum facilities, hospitals, prisons...; albeit such types of institution may contain some dwellings.

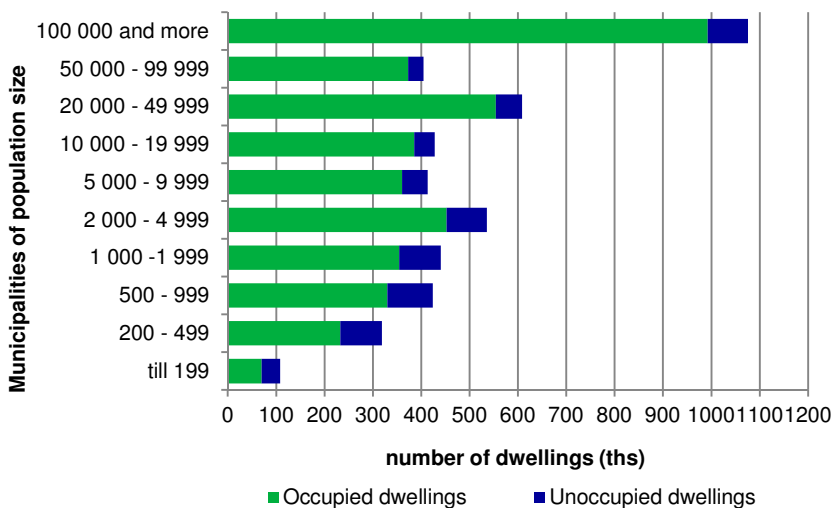


### Occupancy of the dwelling stock (proportions) by municipality size as of 26th March, 2011



Source: Czech Statistical Office, final results of the 2011 census.

### Occupancy of the dwelling stock by municipality size as of 26th March, 2011



Source: Czech Statistical Office, final results of the 2011 census.

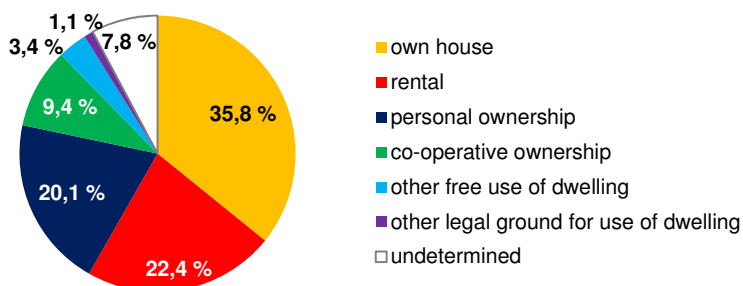
## Occupied dwellings by legal ground for use of dwelling and by type of owner of the house

final results according to the place of usual residence

Owner of the house		Occupied dwellings, total	out of which legal grounds for use of dwelling						
			own house	personal ownership	other free use of dwelling	rental	co-operative ownership	other	undetermined
Occupied dwellings, total		4 104 635	1 470 174	824 076	140 348	920 405	385 601	44 645	319 386
out of which type of the owner of houses is	natural person	1 894 868	1 407 789	-	140 348	183 856	-	24 485	138 390
	municipal, state	372 214	-	-	-	342 468	-	-	29 746
	housing cooperative	451 217	-	-	-	118 391	304 117	3 033	25 676
	other legal person	107 068	-	-	-	89 677	-	2 943	14 448
	co-ownership owners of dwelling	908 997	61 344	665 155	-	118 609	-	9 632	54 257
	combination of owners	259 746	950	124 555	-	33 397	81 483	2 798	16 563
	undetermined	110 525	91	34 366	-	34 007	1	1 754	40 306

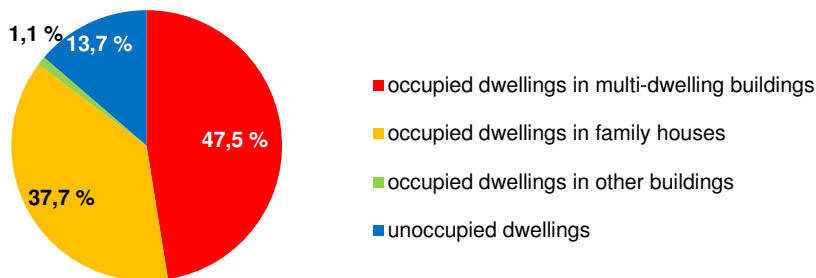
Source: Czech Statistical Office, final results of the 2011 census.

## Occupied dwellings by legal ground for use of dwelling in the CR in total



Source: Czech Statistical Office, calculations by the MRD.

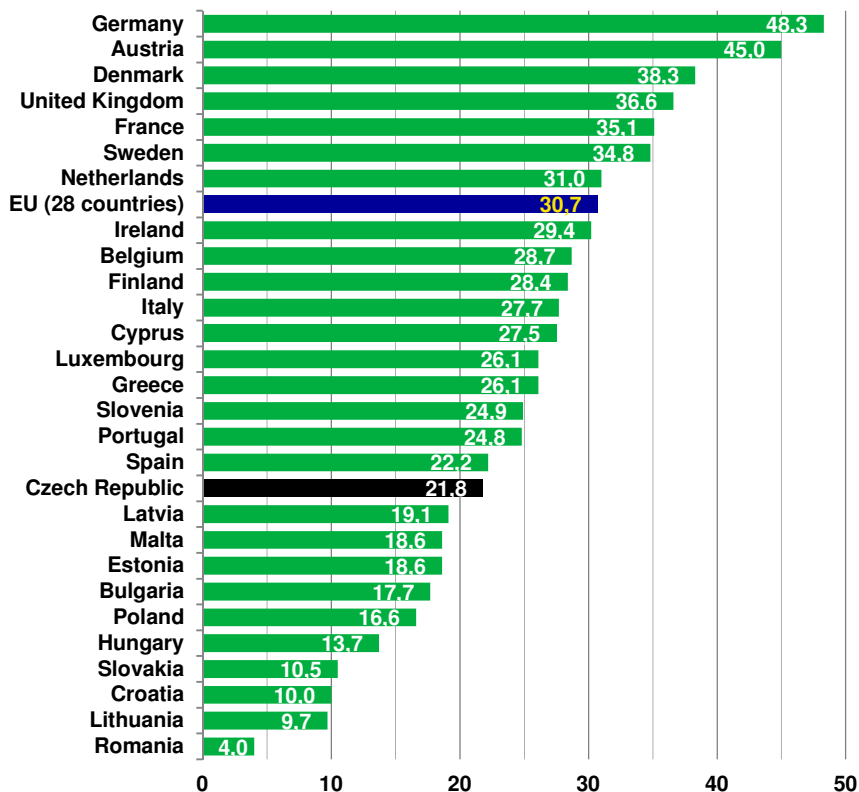
## Dwellings by occupancy, occupied dwellings by type of house in the CR in total



Source: Czech Statistical Office, calculations by the MRD.



### Distribution of population by tenure status – share of rental dwellings (%)



Source: Eurostat, Statistics on Income and Living Conditions (SILC) 2016.

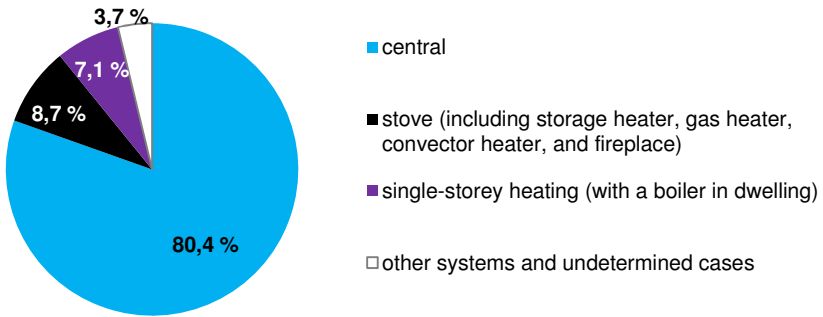
### Occupied dwellings by number of persons in the dwelling and number of habitable rooms

final results according to the place of usual residence

	Occupied dwellings											
	total	with following number of persons in dwelling						dwellings by number of habitable rooms (8m <sup>2</sup> and more)				
		1	2	3	4	5	6 and more	1	2	3	4	5 and more
In the CR in total as of 26th March, 2011	4 104 635	1 214 201	1 211 977	737 515	629 420	192 197	119 325	201 305	524 080	1 017 617	1 130 229	873 631

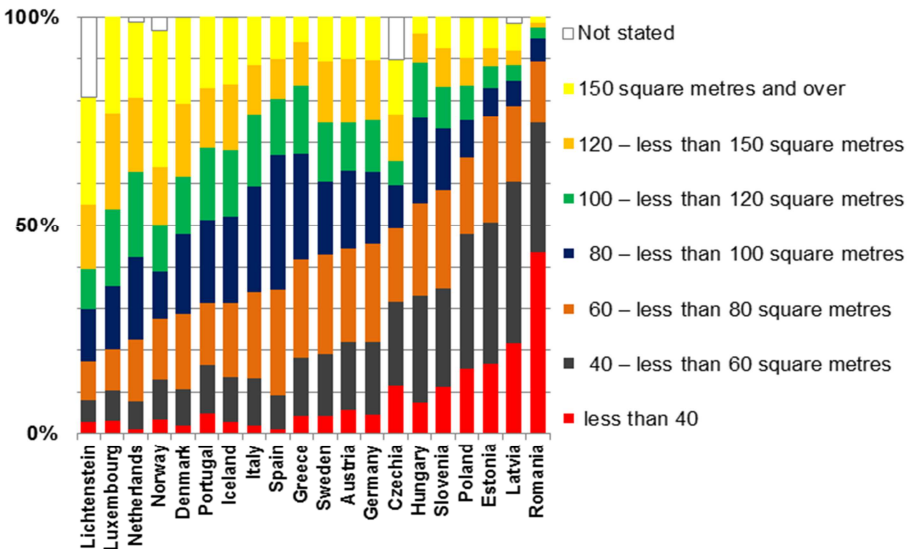
Source: Czech Statistical Office, final results of the 2011 census.

### Occupied dwellings by heating system



Source: Czech Statistical Office, calculations by the MRD.

### Comparison of the composition of dwellings (shares of dwelling numbers in %) of some European countries according to the size of the using area of dwellings (m<sup>2</sup>) in 2011



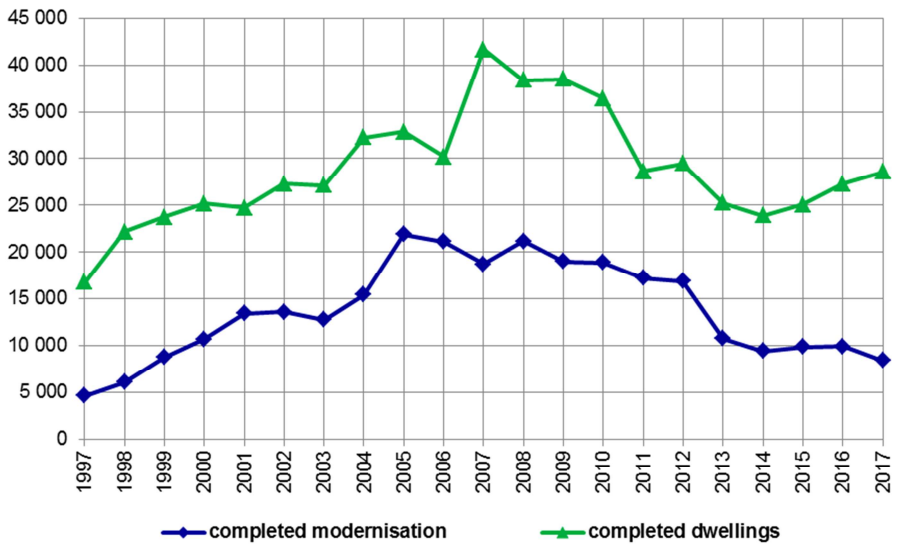
Source: Eurostat.

Country ascending sorted according to the proportion of flats up to 80 in square metres.



## 2 Housing construction

**Trends in housing completion and modernisation in the Czech Republic between 1997 – 2017 (number of dwellings)**



Source: Czech Statistical Office.

## Trends in housing construction in the Czech Republic: 1971–2017

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
dwelling started	76 926	89 557	89 099	96 162	86 248	83 027	77 932	84 690	83 613	69 459	53 765	48 489	54 459	60 929	47 337	51 973
dwelling completed	70 226	75 414	77 695	85 616	97 104	86 350	87 872	83 273	77 094	80 661	63 084	61 400	57 078	57 298	66 678	47 080
	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
dwelling started	57 309	61 120	55 965	61 004	10 899	8 429	7 454	10 964	16 548	22 680	33 152	35 027	32 900	32 377	28 983	33 606
dwelling completed	49 000	50 700	55 073	44 594	41 719	36 397	31 509	18 162	12 998	14 482	16 757	22 183	23 734	25 207	24 758	27 291
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
dwelling started	36 496	39 037	40 381	43 747	43 796	43 531	37 319	28 135	27 535	23 853	22 108	24 351	26 378	27 224	31 521	
dwelling completed	27 127	32 268	32 863	30 190	41 649	38 380	38 473	36 442	28 630	29 467	25 238	23 954	25 094	27 322	28 575	

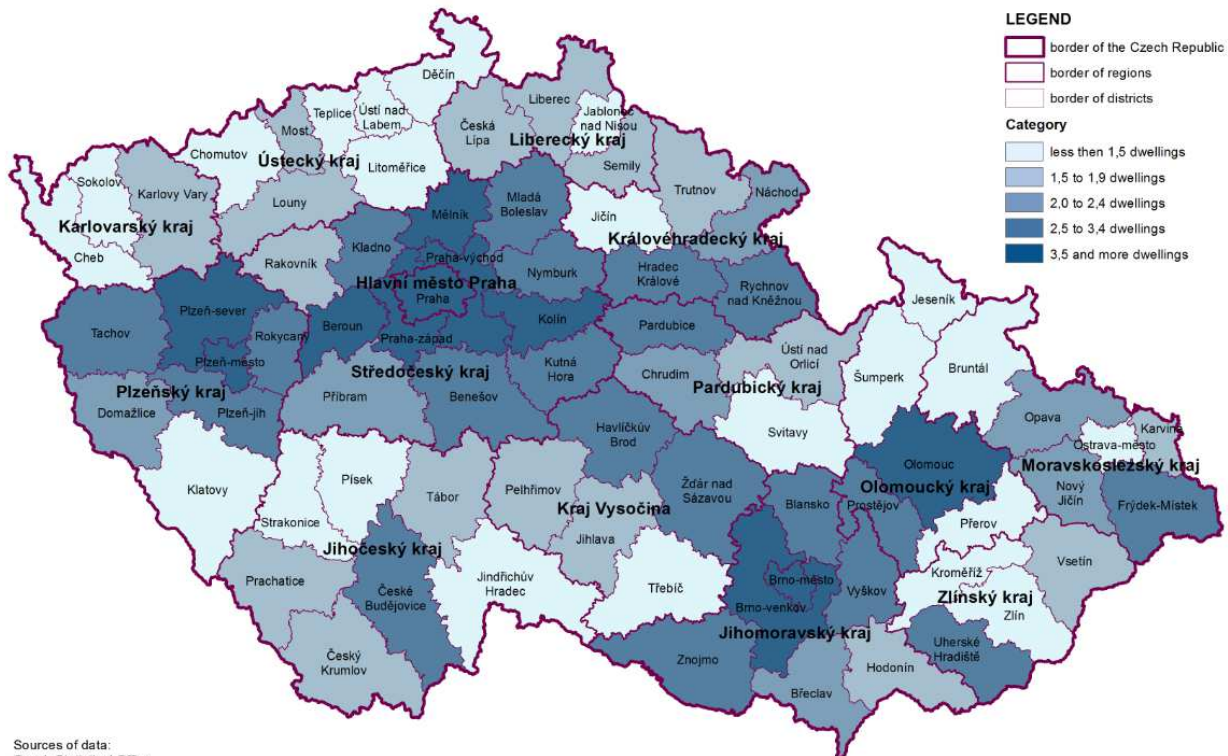
Source: Czech Statistical Office.

## Housing construction in the Czech Republic

Year	Dwellings completed										average living floor area per dwelling (m <sup>2</sup> )	
	total	out of which by form of construction				total per 1,000 inhab.	in %					
		cooperative	municipal	individual	other		cooperative	municipal	individual	other		
1996	14 482	.	.	.	.	1,40	.	.	.	.	.	60,6
1997	16 757	.	.	.	.	1,63	.	.	.	.	.	63,4
1998	22 183	.	.	.	.	2,15	.	.	.	.	.	66,6
1999	23 734	292	6 277	12 532	4 633	2,31	1,2	26,4	52,8	19,5	69,2	
2000	25 207	629	6 691	14 308	3 579	2,45	2,5	26,5	56,8	14,2	68,2	
2001	24 758	916	6 292	14 509	3 041	2,42	3,7	25,4	58,6	12,3	70,1	
2002	27 291	1 528	7 019	15 611	3 133	2,68	5,6	25,7	57,2	11,5	68,5	
2003	27 127	1 456	6 781	14 663	4 227	2,66	5,4	25,0	54,1	15,6	69,2	
2004	32 268	1 739	6 538	16 867	7 124	3,16	5,4	20,3	52,3	22,1	68,5	
2005	32 863	1 123	4 860	17 022	9 858	3,21	3,4	14,8	51,8	30,0	70,3	
2006	30 190	476	4 470	15 368	9 876	2,94	1,6	14,8	50,9	32,7	71,8	
2007	41 649	952	3 904	18 416	18 377	4,03	2,3	9,4	44,2	44,1	70,4	
2008	38 380	689	1 852	20 812	15 027	3,68	1,8	4,8	54,2	39,2	76,0	
2009	38 473	850	757	20 675	16 191	3,67	2,2	2,0	53,7	42,1	74,2	
2010	36 442	873	850	21 848	12 871	3,46	2,4	2,3	60,0	35,3	76,8	
2011	28 630	268	603	19 358	8 401	2,73	0,9	2,1	67,6	29,3	78,2	
2012	29 467	298	1 073	19 621	8 475	2,80	1,0	3,6	66,6	28,8	76,3	
2013	25 238	230	325	16 937	7 746	2,40	0,9	1,3	67,1	30,7	77,3	
2014	23 954	566	363	15 606	7 419	2,27	2,4	1,5	65,1	31,0	75,3	
2015	25 095	.	.	.	.	2,38	.	.	.	.	74,7	
2016	27 322	.	.	.	.	2,58	.	.	.	.	72,8	
2017	28 575	.	.	.	.	.	.	.	.	.	72,9	

Source: Czech Statistical Office.

## Number of completed dwellings in 2017 per 1000 inhabitants (by districts)



Sources of data:  
 Czech Statistical Office  
 Map reference – Arc CR 500 3.3.  
 files of administrative and cadaster borders 2016

Department of Housing Policy, Ministry of Regional Development of the Czech Republic  
 Prague, June 2018



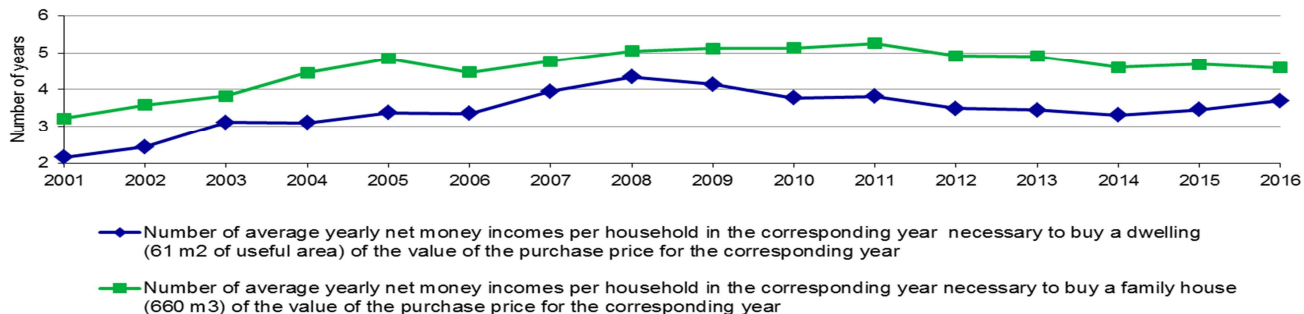
### 3 Expenditures, prices, affordability of housing

#### Consumer price index - housing, December 2017

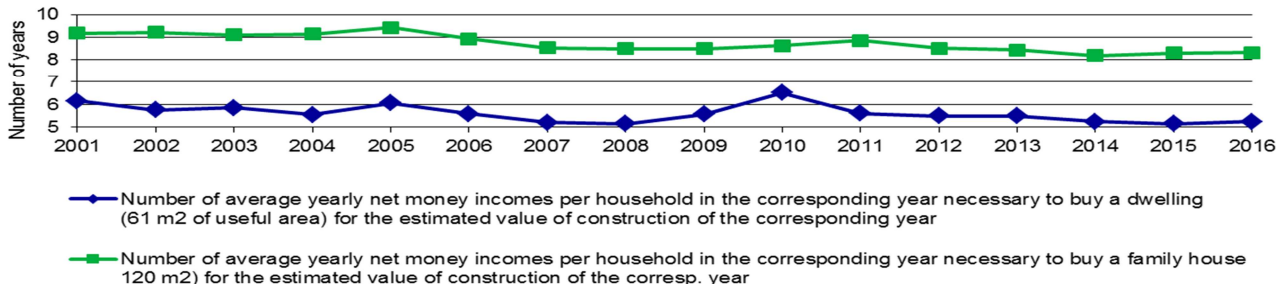
		In December 2017 to average of 2015
0	<b>TOTAL</b>	<b>103,9</b>
	of which:	
04	<b>HOUSING, WATER, ENERGY, FUEL</b>	<b>103,1</b>
	in which:	
04.1	<b>Actual rentals for housing</b>	104,4
04.111	NET RENT PAID BY TENANTS IN RENTAL HOUSING	105,5
04.112	SUM PAID IN CO-OPERATIVE DWELLINGS	100,5
04.2	<b>Imputed rentals for housing</b>	107,3
04.211	IMPUTED RENTALS OF OWNER-OCCUPIERS	107,3
04.3	<b>Maintenance and repair of the dwelling</b>	103,8
04.311	MATERIALS FOR MAINTENANCE AND REPAIR OF THE DWELLING	99,3
04.321	SERVICES FOR MAINTENANCE AND REPAIR OF THE DWELLING	108,4
04.4	<b>Water supply and miscellaneous services relating to the dwelling</b>	102,9
04.411	WATER SUPPLY	102,8
04.421	REFUSE COLLECTION	100,9
04.431	SEWERAGE COLLECTION	105,7
04.441	OTHER SERVICES RELATING TO THE DWELLING	101,0
04.5	<b>Electricity, gas and other fuels</b>	98,9
04.511	ELECTRICITY	101,5
04.521	GAS	92,4
04.522	CYLINDERS	98,2
04.531	LIQUID FUELS	97,0
04.541	SOLID FUELS	110,0
04.551	HEAT ENERGY	99,2

Source: Czech Statistical Office.

## Affordability of existing housing per average household



## Affordability of new housing per average household



Source: Czech Statistical Office, calculations by the MRD.

**Household final consumption expenditure on housing (domestic concept) to household final consumption in 2005 and 2017, current prices (CZK million)**

data for the Czech Republic

	2005	2017
<b>Housing, water, electricity, gas and other fuels</b>	<b>395 027</b>	<b>622 298</b>
<b>of which expenses on:</b>		
Actual rentals for housing	53 806	73 456
Imputed rentals for housing	187 492	324 271
Maintenance and repair of the dwelling	11 798	19 688
Water supply and miscellaneous services relating to the dwelling	25 578	37 268
Electricity , gas and other fuels	116 353	167 615
<b>TOTAL</b>	<b>1 613 929</b>	<b>2 449 164</b>
Share of housing expenses from total households expenses (%)	24,5	25,4
Actual individual consumption	1 895 612	2 918 862
<b>Share of housing expenses on actual individual consumption (%)</b>	<b>20,8</b>	<b>21,3</b>

Source: Czech Statistical Office, (last update 31. 8. 2018).

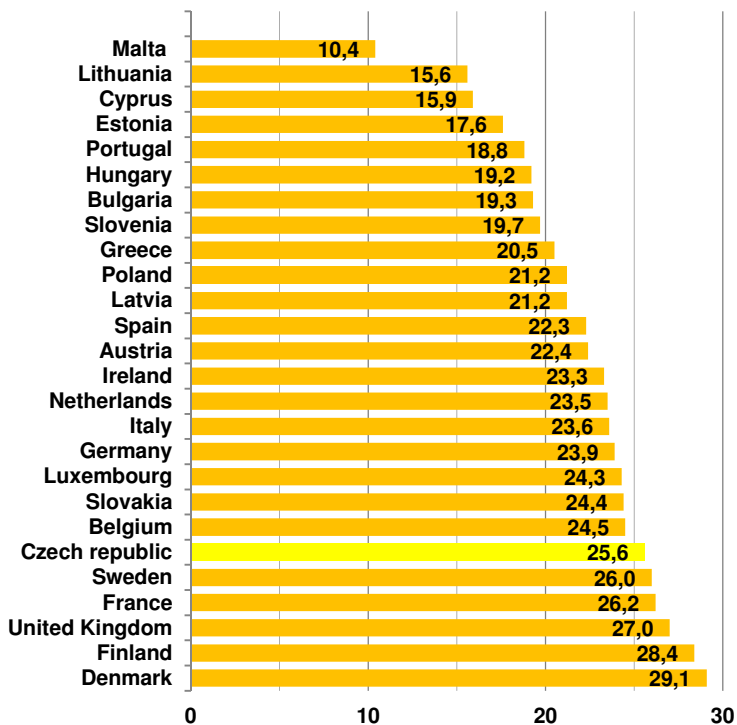
**Housing costs in 2017 – households (CZK)**

	Households total	One person households		2 adults, no dependent children		Other households without dep. children	Single parent household, one or more dep. children	2 adults			Other households with dep. children
		under 65 years	65 years and more	both under 65	at least one adult 65+			1 dependent child	2 dependent children	3 or more dep. children	
<b>Number of household absol.</b>	4 372 257	619 373	617 782	703 110	654 890	374 271	169 467	429 604	491 490	111 549	200 720
<b>Housing costs:</b>											
in CZK per household and month, total	5 626	5 143,4	4 300,6	6 082,0	5 141,5	6 139,9	6 815,6	6 266,6	5 978,8	6 621,6	6 431,3
as percentage of net financial household income	16,6	25,1	30,9	15,9	18,7	11,4	28,0	15,1	12,6	13,3	11,4

Source: Czech Statistical Office, Statistics on Income and Living Conditions (SILC) 2017.

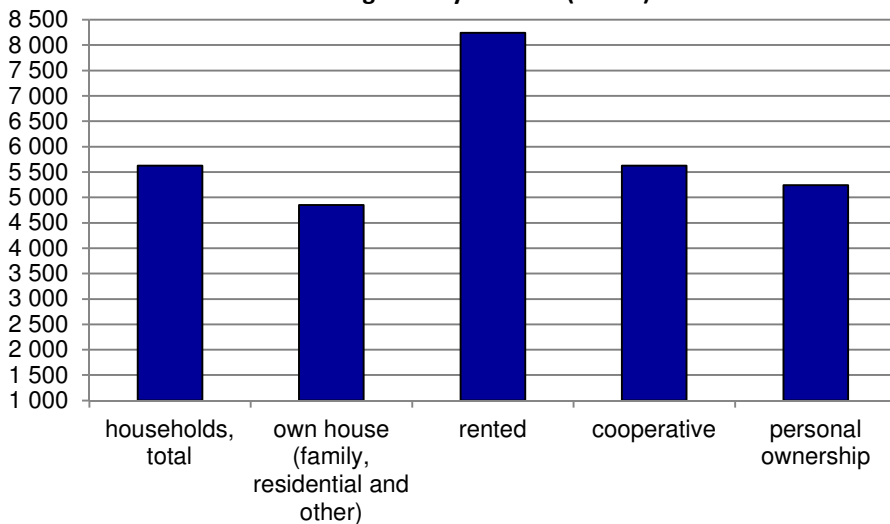


### Housing consumption as share of total household consumption in 2016 current prices (%)



Source: Eurostat.

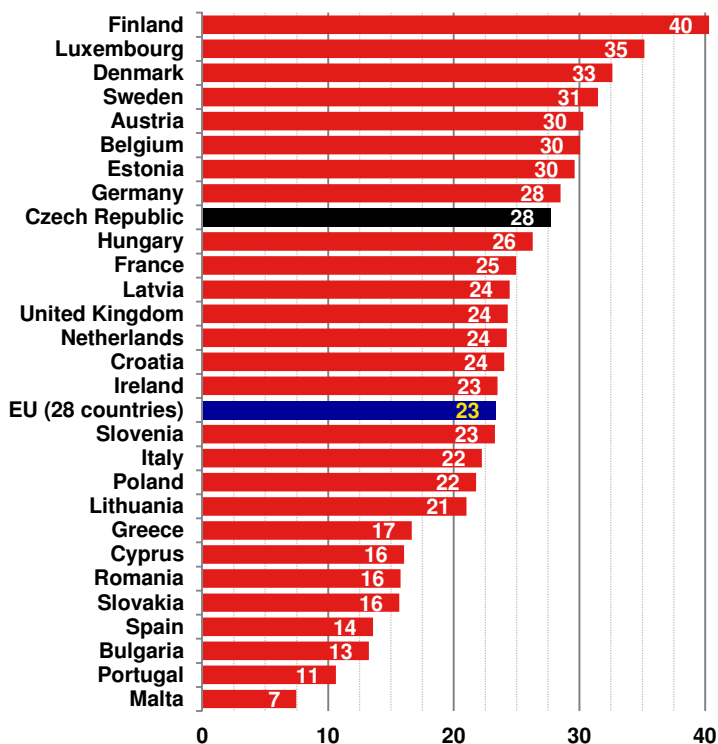
**Household housing cost per month by legal ground for use of dwelling in the year 2017 (in CZK)**



Source: Czech Statistical Office, Household Budget Survey.



**Final energy consumption by the households of the EU countries per inhabitant according to the Eurostat methodology in 2016 in gigajoules (GJ)**



Source: Eurostat, (last update 31. 5. 2018 – energy, 27. 2. 2018 – population), data processing by the MRD.

**Loans to households – inhabitants[1] for housing by the end of corresponding year – total (CZK mil.)**

	Households - inhabitants - loans for housing to inhabitants total	of which			Other households - SVJ[2] - loans
		mortgage loans	building society loans total	other loans on real estates	
2007	510 945	333 901	150 705	26 338	
2017	1 148 087	1 035 581	81 847	30 659	49 951

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.



### Average annual percentage rates of CZK loans provided by banks to inhabitants for housing in CR (new business, % p.a.)

	Loans for housing (%)	out of which	
		mortgage loans (%)	building society loans (%)
2007	5,27	5,30	4,82
2017	2,38	2,22	3,44

Source: Czech National Bank.

### Non-performing ratio for loans provided to households – inhabitants[1] and other households - SVJ[2] for housing (%)

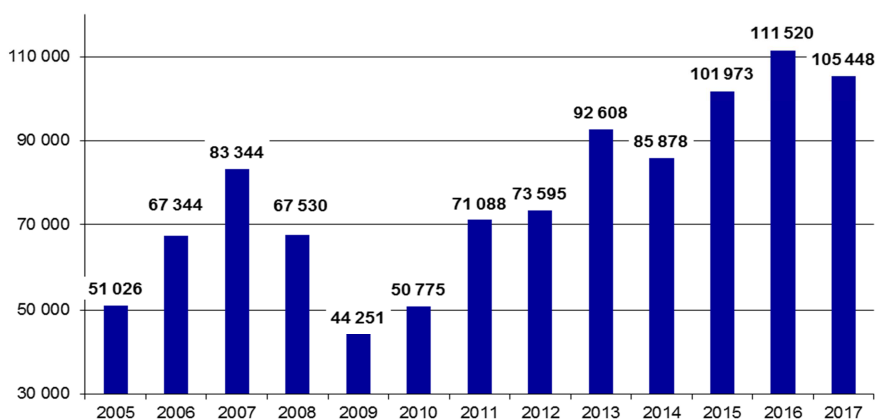
	Non-performing ratio for loans provided to inhabitants (%)				Non performing ratio for loans provided to other households – SVJ
	for housing	of which			
		mortgage loans	building savings	other loans	
2007	1,54	1,27	1,68	4,07	
2017	1,77	1,4	4,51	6,97	0,09

[1] without household of self-employed

[2] SVJ - associations of owners of individual dwellings

Source: Czech National Bank.

### Mortgage loans newly provided to citizens by nine banks, reporting their results to MRD, covering most of the market in individual years 2005-2017, number (pcs)



Source: Mortgage banks.



## Chapter II Housing support

### 1 Housing policy

Housing  
Policy  
Concept of  
the Czech  
Republic  
till 2020

On 27th July 2016 the Government approved the Concept of housing material of the Czech Republic until 2020 (Revised) - (hereinafter "revised living concept"). Revised living concept respects the basic assumptions of housing policy formulated in the Concept housing Czech Republic in 2020 and its main principles and strategic objectives, and completely replaces the design part.

Within individual visions in housing **availability, stability and quality** the state determines the following strategic objectives:

- ensuring of the adequate availability of all forms of housing,
- creating a stable environment in the areas of finance, legislation and institutions for all participants in the housing market,
- reduction of investment debt of housing, including improving the quality of environmental residential areas.

Social  
housing

A topical theme is how to tackle the issues of social housing.

This area has also been a focus of housing policy instruments in the past. From 1998 to 2017, with State investment support, some 22,507 housing units were earmarked for the target group of variously defined households with social handicaps or for seniors and persons with disabilities.

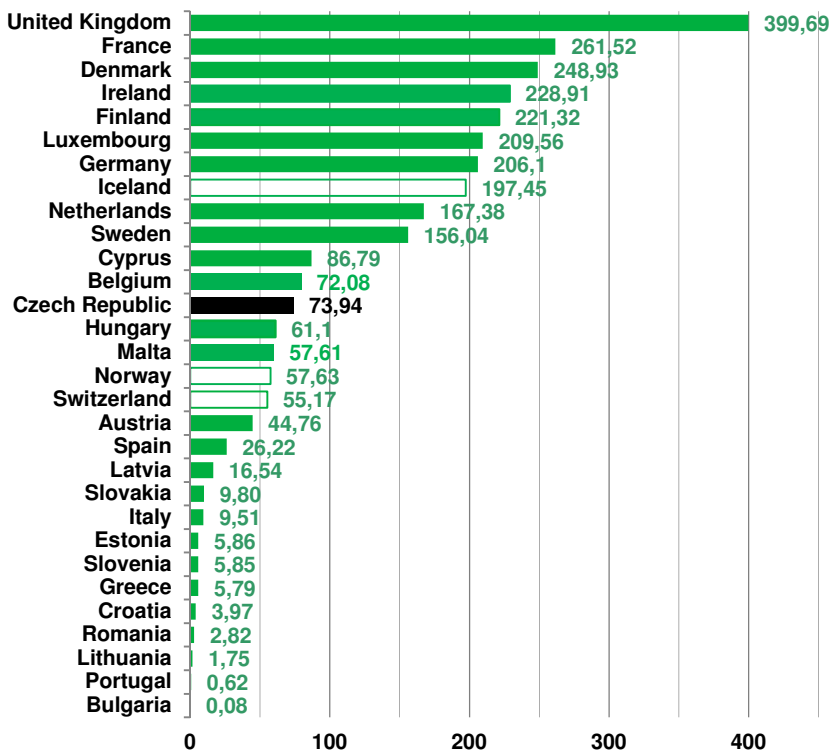


### State expenditure on housing (CZK mil.)

	2017	2018
	skutečnost	rozpočet
MRD - total (construction, regeneration, subsidies for mortgage loans)	336,50	300,50
SHDF - total (construction, modernization, repairing)	1082,40	1958,70
MF - total (building savings + material damage to banks)	4033,12	4230,50
MLSA - total (housing benefits)	10396,10	11899,75
MI - total (Ensuring integration asylum seekers)	3,52	11,50
ME - State Environmental Fund - total (increasing the energy efficiency of residential buildings)	1634,86	1857,00
<b>MRD + SHDF + MF + MLSA + MI + ME</b>	<b>17 486,50</b>	<b>20 257,95</b>
Expenditure share to GDP (%)	0,39	

Source: MRD, SHDF, MF, MLSA, MI, ME.

### Social benefits per head of population by housing (consist of transfers, in cash or in kind, by social protection schemes to households and individuals) in 2015 (in Purchasing Power Standards)



Source: Eurostat.

## 2 Support by the Ministry of Regional Development (realised in 2018)

Housing  
apartments  
without  
barriers  
(MRD)

The aim of the program is to improve the housing stock through barrier-free access, which are designed especially for the people with limited mobility or orientation, including persons with reduced autonomy, especially people with disabilities, the elderly, pregnant women, persons accompanying a child in a stroller, children under three years of age and persons temporarily restricted e.g. after an injury or illness. Eligible applicants of the improvement is an owner of the house with four or more floors, which is not equipped with an elevator, or that does not allow wheelchair access to the vertical communication (elevator), in which the removal of barriers in the form of construction work will allow wheelchair access to the building and a lift or for which we it can begin building the new elevator.

Support for  
the  
construction  
of supported  
housing  
(MRD)

The purpose of the support for the construction or acquisition of social housing is to help people with difficult access to housing due to special needs arising from their age, state of health or existential social circumstance, where such persons are not in a position to influence such circumstances.

The programme has three grant titles:

1. Carer-home for persons with low incomes who have special housing needs for reasons of health or due to advanced age or health condition. The aim is to extend the self-sufficiency and independence of persons from the target group and at the same to provide social care field services effectively.
2. Senior Community Home for persons with limited income aged over sixty. The aim is to provide rental housing for persons from the target group, in order to preserve and increase their self-sufficiency and independence, and at the same time to allow a community way of life, drawing on neighbourliness principles. The emphasis is on interpersonal relationships and maintaining each individual's own independence. A Senior Community Home is a multi-dwelling building of at least 10 and at most 25 dwellings, which also includes shared spaces to foster the community life of the elderly.



### 3 Support by the State Housing Development Fund (realised in 2018)

Panel 2013+  
Dwelling stock  
revitalization  
programme  
(SHDF)

PANEL 2013+ offers low-interest loans for repair and modernization of the residential buildings, emphasizes complex repairs, so the owners expend financial funds effectively. It is designed for all owners of apartment buildings, regardless of construction technology (panel, brick). It is governed by the Government Decree no. 468/2012 Coll. It does allow homeowners to do housing repairs and modernization, leading to extend the service life, to increase the quality and to reduce the energy intensity of residential houses. The program can be taken by the advantage of the cooperatives, owners, individuals and legal entities as well as cities and municipalities, having owned apartment building. On 24. 7. 2014 was published in the Official Gazette the new government decree no. 144/2014 Coll., which amends Government Regulation no. 468/2012 Coll., and on 8. 8. 2014 a new regulation came into force. Since then, they are also accepting applications according to the revised government regulation.

Programmes for  
municipalities  
Repair and  
modernisation  
(SHDF)

Loan program for covering the expenses associated with the repair and modernization of flats according to Government Decree no. 396/2001 Coll., in valid wording. The municipality has an obligation to provide at least 20% of the borrowed funds to other owners of housing in its territory, under the same conditions, i.e. at a rate of 3% p. a., with maturity of 10 years and the possibility of premature repayment of the loan or its part. The loan can be used for example for connecting to public networks of technical equipment (water supply, gas, sewer, electricity), windows replacement, roofing and roof replacement, repair of the outer shell (e.g. balcony), common areas (e.g. the elevator), etc.

Programme 600  
Loans for young  
people for  
housing  
purchase  
acquisition  
(SHDF)

This is about a loan program for the purchase of dwellings by persons younger than 36 years, caring for a child under 6 years of age, at the time of applying for the loan they are not owners or co-owners of dwellings or tenant of the flat. The program is governed by the Government Decree no. 100/2016 Coll. The loan can be used for acquisition of dwelling (family house or apartment, changing the building and part of the construction for housing, purchase, transfer of shares in a cooperative housing association). The loan amount ranges from 50 000 to 600 000 CZK. The program will expire on 15 August 2018 and will replace it with a new program for the acquisition or modernization of dwellings for young people.

Programme 150  
Loans for young  
people for  
housing quality  
improvement  
(SHDF)

Implementation is provided in the form of the loan on the basis of Government Regulation no. 28/2006 Coll., in the form of a loan, which is intended to modernize the existing property owned by the applicant, provided to the amount of 150 000 CZK with a maturity of 10 years and an interest rate of 2% p. a. For the support may apply married or single parents under 36 years of age, having ownership or co-ownership of real estate (house or flat). The financial funds from the loan can be used for example for connecting to public networks (water supply, gas, electricity, canalisation), to the building envelope (walls, roofs, balconies, windows, gutters, shutters), extending existing dwelling for another room (but not rise housing units), repairing or building a toilet or bathroom. The program expires on 15 August 2018 and is replaced by a new program for the acquisition or modernization of dwellings for young people.

Program for the  
purchase or  
modernization of  
dwellings for  
young people

Credit scheme under Government Decree No. 136/2018 Coll., is intended for persons under 36 who are living in a marriage or a registered partnership or for a person up to the age of 36, who permanently cares for a child who has not reached the date of application for the grant loan age 15 for modernization. The loan can be used to build or buy a house whose floor area does not exceed 140 m<sup>2</sup>; purchase of an apartment whose floor area does



not exceed 75 m<sup>2</sup> and also the modernization of the dwelling. At the time of applying for a loan for purchase, the applicant may not be the owner or co-owner of the dwelling or the tenant of the cooperative apartment, nor shall his or her spouse or registered partner be the owner or co-owner of the dwelling or tenant of the cooperative apartment. The loan for upgrading is at least CZK 30,000 and not more than CZK 300,000. A loan of up to CZK 2,000,000 may be obtained for the purchase or construction of a family house, for a purchase of up to CZK 1,200,000, up to 80% of the price negotiated or the price determined under the Property Valuation Act, if lower than the negotiated price. Interest is equal to the basic European Union reference rate for the Czech Republic (at least 1% p. A.), With fixation for a maximum of 5 years. The maturity of the loan for modernization is a maximum of 10 years. For construction and purchase, the maturity is up to 20 years. The Fund may, at the request of the beneficiary, interrupt the repayment of the principal for a period of up to two years on account of the birth, adoption, guardianship, custody of the child or foster of the child, further to the loss of employment or the death of a member of the household.

Element  
programme  
Reconstruction  
of dwellings  
after natural  
disasters  
(SHDF)

Element Program, provided in accordance with Government Order no. 319/2004 is designed to repair homes affected by the natural disaster, if it was in accordance with the emergency law declared a state of emergency or third degree of flood activity under the Water Act. It focuses support, streamlines legislation subsequent assistance into a single document. Updates the conditions for obtaining a loan for the repair and construction of housing, increasing existing levels of credit repair, construction and purchase of flats and motivating owners to insure housing by the form of aid loans for repairing of construction or acquisition of housing and credit enhancements in the implementation of flood control measures (i.e. building and technical repair of the home).

The loan may be granted to the person who owns or co-owns the dwelling, as well as to the unit owner. A construction or acquisition credit can only be granted

to a natural person. In the case of a repair loan, the person requesting it must have a residence in the damaged dwelling at the time of a natural disaster and the repair must be completed within three years of the conclusion of the credit agreement in the case of construction and acquisition credit, It must be realized outside the flooded area, at the time of a natural disaster, the owner, his spouse, a registered partner or a person related in direct line with the owner and the approval has to be domiciled in a defunct home within three years from the conclusion of the credit agreement. In the case of construction credit, the loan amount is a maximum of CZK 2,500,000 per dwelling, the amount of the loan for the purchase of dwellings is a maximum of CZK 1,500,000 per dwelling.

Development programme  
Rental housing (SHDF)

It is governed by the Government Decree no. 284/2011 Coll., by last revised government regulation no.78 / 2016 Coll. It aims to build or modify the building blocks of flats and apartments for defined population groups - seniors (65+), disabled or limited income citizens, people who lost their housing due to natural disaster or an adult younger than 30 years.

Applicants may be municipalities, legal and natural persons whose sole ownership of the land on which construction will be carried out, or in the exclusive ownership of the building or apartment where will be built, or construction work. The loan can be used for new buildings, extensions, additions and alterations, if any, rental apartments.

The loan may be granted up to 90% of the eligible costs, which may include part of the purchase price of the land, but may not exceed 10% of the expenditure relevant to the learning of the loan. The maturity of the loan (interest rate of at least 0.75%, subject to the de minimis limit) is 30 years from the date of completion



of the construction.

Program for the  
regeneration of  
public areas in  
the housing  
estates

Program according to Government Decree No. 390/2017 Coll. allows municipalities to finance the regeneration of public areas of housing estates through subsidies or subsidies and loans. The settlement on which the regeneration will take place must be built with apartment buildings built by non-penetration technologies between 1945 and 1990 or built by panel technology by the year 2000 and having at least 100 apartments. Subsidies are granted up to 50% of eligible costs, up to CZK 6 million per project. The amount of the loan may be up to 90% of the eligible costs. The interest rate is at the basic EU reference rate of + 0.30% pa and the maturity of the loan may be up to 15 years



## Support by purpose

list of investment aid			investment aid intended for:					
			construction of housing	purchase of dwelling	repairs and reconstruction	increasing the energy efficiency of apartment buildings	improving the environment of panel housing estates	
MRD	Programme Housing support	Housing apartments without barriers			●			
		Support for the construction of supported housing	PCB Carer-home	●	●	●		
			KoDuS Senior Community Home	●	●	●		
SHDF	Panel 2013+ Dwelling stock revitalization programme				●	●		
	Programmes for municipalities repair and modernisation				●			
	Programs for young people	Programme 600 Loans for young people for housing purchase acquisition (till 15.8.18)	●	●				
		Programme 150 Loans for young people for housing quality improvement (till 15.8.18)	●	●				
	Program for the purchase or modernization of dwellings for young people (since 15.8.18)		●	●	●			
	Element programme Reconstruction of dwellings after natural disasters		●	●	●			
	Development programme Rental housing		●		●			
Program for the regeneration of public areas in the housing estates						●		

Source: MRD and SHDF.

### Support by recipient

list of investment aid			investment aid intended to:					
			person / household (acquiring own housing)	association of owners of individual dwellings / housing co-operative	entrepreneur renting dwellings	municipality	non-governmental organization	
MRD	Programme Housing support	Housing apartments without barriers		●				
		Support for the construction of supported housing	PcB Carer-home			●	●	●
			KoDuS Senior Community Home			●	●	●
SHDF	Panel 2013+ Dw elling stock revitalization programme			●	●	●	●	
	Programmes for municipalities repair and modernisation					●		
	Programs for young people	Programme 600 Loans for young people for housing purchase acquisition (till 15.8.18)	●					
		Programme 150 Loans for young people for housing quality improvement (till 15.8.18)	●					
	Program for the purchase or modernization of dw ellings for young people (since 15.8.18)		●					
	Element programme Reconstruction of dw ellings after natural disasters		●	●	●	●	●	
	Development programme Rental housing				●	●	●	
Program for the regeneration of public areas in the housing estates				●	●			

Source: MRD and SHDF.

## Links

- [www.mmr.cz](http://www.mmr.cz)
- [www.sfrb.cz](http://www.sfrb.cz)
- Publication „Selected Data on Housing 2017 (June 2018)“, see [www.mmr.cz](http://www.mmr.cz)

## List of abbreviations

CR	Czech Republic
EU	European Union
IOP	Integrated Operational Programme
ME	Ministry of the Environment
MF	Ministry of Finance
MI	Ministry of the Interior
MLSA	Ministry of Labour and Social Affairs
MRD	Ministry of Regional Development
PH	private household
SHDF	State Housing Development Fund
SILC	Statistics on Income and Living Conditions
SVJ	association of owners of individual dwellings



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Ministry of Regional Development of the Czech Republic  
Staroměstské náměstí 6  
110 15 Prague 1  
Tel.: +420 224 861 111  
Fax: +420 224 861 333  
[www.mmr.cz](http://www.mmr.cz)

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